

Information to identify the case:

Debtor 1	<u>Matthew P Arrowood</u>	Social Security number or ITIN	xxx-xx-7997
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tiffany N Arrowood</u>	Social Security number or ITIN	xxx-xx-5636
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-12164-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew P Arrowood

Tiffany N Arrowood
aka Tiffany N Lawrence

3/14/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew P Arrowood
Tiffany N Arrowood
Debtors

Case No. 20-12164-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 14, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew P Arrowood, Tiffany N Arrowood, 1804 MacDougall Terrace, Millville, NJ 08332-4645
518704053	+ Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
518704057	+ Bridgeton Onized FCU, 2550 S Main Rd, Vineland, NJ 08360-7138
518704061	+ Christopher P. Odogbili c/o Pressler and, 7 Entin Rd., Parsippany, NJ 07054-5020
518704062	+ Comcast - Billing Department, PO Box 775, Turnersville, New Jersey 08012-0775
518704064	+ Delaware E-Z Pass Violations Center, PO Box 697, Dover, DE 19903-0697
518704066	+ Hy Cite Finance, PO Box 2904, Milwaukee, WI 53201-2904
518704067	+ Inspira, POB 650292, Dallas, TX 75265-0292
518704068	+ Law Office of Faloni Assoc., 165 Passaic Ave. Suite 301B, Fairfield, NJ 07004-3592
518704069	+ Liberal Finance, 1160 Parsippany Blvd, POB 6, Parsippany, NJ 07054-0006
518704070	+ Mariner Finance, POB 35394, Baltimore, MD 21222-7394
518704071	+ McCabe, Weisberg & Conway, PC, 216 Haddon ave. Suite 201, Westmont, NJ 08108-2818
518732644	+ Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518704080	+ RMCB, PO Box 1235, Elmsford, NY 10523-0935
518704078	#+ Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548
518704079	+ Regional Diagnostic Imaging, LLC., 2527 Cranberry Hwy., Wareham, Massachusetts 02571-1046
518704081	Rushmore Services Center, PO Box 5508, Sioux Falls, SD 57117
518707487	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 14 2024 20:50:00	U.S. Bank Trust National Association, Ras Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518704054	+ Email/Text: bankruptcies@amerassist.com	Mar 14 2024 20:51:00	Amer Assist, PO Box 26095, Colombus, OH 43226-0095
518704055	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 14 2024 20:51:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
518724866	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 14 2024 20:51:00	Atlantic City Electric Company, 5 Collins Drive,

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			Suite 2133, Mailstop 84Cp42, Carney's Point, NJ 08069-3600
518704056	+ Email/Text: ecfbnc@aldridgepite.com	Mar 14 2024 20:51:00	Bayview Loan Servicing, c/o Brian S. Fairman, Aldridge Pite, LLP, 4375 Jutland Drive, Ste. 200, PO Box 17933, San Diego, CA 92177-7921
518797856	+ EDI: LCIBAYLN	Mar 15 2024 00:42:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518704063	Email/Text: customercareus@creditcorpsolutionsinc.com	Mar 14 2024 20:50:00	Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
518704059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2024 20:56:07	Carson Smithfield, PO Box 660397, Dallas, TX 75266-0397
518704060	+ Email/Text: ngisupport@radiusgs.com	Mar 14 2024 20:50:00	Central Credit Services, LLC, PO Box 390913, Minneapolis, MN 55439-0911
518992925	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2024 20:50:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518992924	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2024 20:50:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518704065	+ Email/Text: bknotice@ercbpo.com	Mar 14 2024 20:51:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
518711444	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2024 20:57:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518710244	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2024 20:57:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518704072	+ Email/Text: ecrean@membersonenj.org	Mar 14 2024 20:50:00	Members 1st FCU, 37 West Landis Ave., Vineland, NJ 08360-8122
518786173	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 14 2024 20:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518704073	^ MEBN	Mar 14 2024 20:48:36	Northstar Location Services, LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
518704076	EDI: PRA.COM	Mar 15 2024 00:42:00	Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541
518764829	EDI: PRA.COM	Mar 15 2024 00:42:00	Portfolio Recovery Associates, LLC, c/o Toys R Us Credit Card, POB 41067, Norfolk VA 23541
518704077	Email/Text: signed.order@pfwattorneys.com	Mar 14 2024 20:50:00	Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
518704074	Email/Text: Litigation_Team@navient.com	Mar 14 2024 20:51:00	Pam, LLC, PO Box 430, Milwaukee, WI 53201
518704075	+ EDI: CCS.COM	Mar 15 2024 00:42:00	Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
518787162	+ EDI: JEFFERSONCAP.COM	Mar 15 2024 00:42:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518773874	EDI: Q3G.COM	Mar 15 2024 00:42:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518704082	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 14 2024 20:51:00	Santander, POB 961245, Ft Worth, Texas 76161-0244
518759881	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 14 2024 20:51:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
519492327	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

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		Mar 14 2024 20:51:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519492328	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2024 20:51:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518704083	+ EDI: SYNC		
		Mar 15 2024 00:42:00	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
518704084	+ EDI: SYNC		
		Mar 15 2024 00:42:00	Toys R Us, PO Box 530938, Atlanta, GA 30353-0938
519639719	+ Email/Text: bkteam@selenefinance.com		
		Mar 14 2024 20:51:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519639720	+ Email/Text: bkteam@selenefinance.com		
		Mar 14 2024 20:51:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
518704085	+ Email/Text: External.Collections@phoenix.edu		
		Mar 14 2024 20:51:00	University of Phoenix, 4025 S Riverpoint Pkwy, Phoenix, AZ 85040-1908
518803882	+ EDI: AIS.COM		
		Mar 15 2024 00:42:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518704058	##+	Bridgeton Onized Federal Credit Union, 2550 S. Main Rd., Vineland, NJ 08360-7138

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com

District/off: 0312-1

User: admin

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Denise E. Carlon

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Michael R. DuPont

on behalf of Creditor Members 1st of NJ Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust National Association smncina@raslg.com

Terry Tucker

on behalf of Joint Debtor Tiffany N Arrowood terrytucker@comcast.net

Terry Tucker

on behalf of Debtor Matthew P Arrowood terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9